

**UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF WESTERN PENNSYLVANIA  
CONCILIATION CONFERENCE MINUTES**

**Conciliation Conference:**

Debtor: RENEE M. SUDANO  
Case Number: 17-23738-GLT Chapter: 13  
Date / Time / Room: THURSDAY, JANUARY 11, 2018 11:00 AM 3251 US STEEL  
Hearing Officer: CHAPTER 13 TRUSTEE

**Matter:**

#19 - Continued Confirmation of Plan Dated 10/12/2017 (N)  
R / M #: 19 / 0

**Appearances:**

Debtor:  
Trustee: Winnecour / Pail Katz

Creditor:

Karl - B of Am

**Proceedings:**

Outcome:

1. \_\_\_\_\_ Case Converted to Chapter 7
2. \_\_\_\_\_ Case Converted to Chapter 11
3. \_\_\_\_\_ Case Dismissed without Prejudice
4. \_\_\_\_\_ Case Dismissed with Prejudice
5. \_\_\_\_\_ Debtor is to inform Court within \_\_\_\_\_ days their preference to Convert or Dismiss
6. \_\_\_\_\_ The plan payment/term is increased/extended to \_\_\_\_\_, effective \_\_\_\_\_.
7. \_\_\_\_\_ Plan/Motion continued to \_\_\_\_\_ at \_\_\_\_\_.
8. \_\_\_\_\_ An Amended Plan is to be served on all creditors and certificate of service filed by \_\_\_\_\_.  
Objections are due on or before \_\_\_\_\_.  
A hearing on the Amended Plan is set for \_\_\_\_\_ at \_\_\_\_\_.
9. X Contested Hearing: 2/14/18 at 9:30.
10. \_\_\_\_\_ Other:

unfiled tax returns  
no pmts

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Renee M. Sudano  
 Debtor

Case No. 17-23738-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 45

Date Rcvd: Jan 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 13, 2018.

db  
 14694666 ++Renee M. Sudano, 512 Ore Street, Ellwood City, PA 16117-1033  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)  
 14694667 ++Bank of America, 450 American Street, Simi Valley, CA 93065-6285  
 14694668 ++Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road,  
 Anaheim, CA 92806-5948  
 14740129 ++Bank of America, N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,  
 Anaheim, CA 92806-5948  
 14694673 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Capital One Bank (USA), N.A., 15000 Capital One Drive,  
 Richmond, VA 23238)  
 14694676 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)  
 14709252 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157  
 (address filed with court: Columbia Gas of Pa., P.O. Box 117, Columbus, OH 43216)  
 14694672 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083  
 14694674 ++Carrington Mortgage Services, LLC, 1600 South Douglass Road, Suite 2,  
 Anaheim, CA 92806-5951  
 14694678 ++Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 14694677 ++Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513  
 14694682 DirectTV, LLC, c/o American Infosource, LP as agent, P.O. Box 5008,  
 Carol Stream, IL 60197-5008  
 14694683 ++ECMC, 101 East Fifth Street, Saint Paul, MN 55101-7515  
 14728321 ++ECMC, PO BOX 16408, St. Paul, MN 55116-0408  
 14694684 ++Ellwood City Hospital, 724 Pershing Street, Ellwood City, PA 16117-1499  
 14709253 ++Ellwood Electric, 525 Lawrence Avenue, Ellwood City, PA 16117-8528  
 14694685 ++First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868  
 14694686 ++KML Law Group, Suite 5000 - Mellon Independence Center, 701 Market Street,  
 Philadelphia, PA 19106-1538  
 14694687 ++Lawrence County DRS, 430 Court Street, New Castle, PA 16101-3558  
 14694690 ++Med Express Urgent Care, 870 Rostraver Road, Belle Vernon, PA 15012-1945  
 14694691 ++Pa SCUJ, P.O. Box 69110, Harrisburg, PA 17106-9110  
 14694693 ++Prober & Raphael, 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207  
 14694694 ++Progressive Insurance, 6300 Wilson Mills Road, Mayfield Village, OH 44143-2182  
 14694697 ++U.S. Dept. of HUD, 451 7th Street, S.W., Washington, DC 20410-0001  
 14694698 Verizon, 500 Technology Drive, Suite 300, Weldon Spring, MO 63304-2225  
 14694699 ++Walton Financial, 505 Lawrence Street, Ellwood City, PA 16117-1927

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 cr

++E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 12 2018 02:45:25  
 Capital One Auto Finance, a division of Capital On, c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016, UNITED STATES 75016-5028  
 14694665 ++E-mail/PDF: resurgentbknofications@resurgent.com Jan 12 2018 02:52:00  
 Ashley Funding Services, LLC, c/o Resurgent Capital Services, P.O. Box 10587,  
 Greenville, SC 29603-0587  
 14694669 ++E-mail/Text: banko@berkscredit.com Jan 12 2018 02:47:29 Berks Credit & Collections,  
 900 Corporate Drive, Reading, PA 19605-3340  
 14694675 ++E-mail/Text: bankruptcy@jdbyrider.com Jan 12 2018 02:49:02 CNAC IN101,  
 12802 Hamilton Crossing Blvd., Carmel, IN 46032-5424  
 14694671 ++E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 12 2018 02:46:23  
 Capital One Auto Finance, c/o Ascension Capital Group, P.O. Box 201347,  
 Arlington, TX 76006-1347  
 14694670 ++E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Jan 12 2018 02:46:25  
 Capital One Auto Finance, 3901 Dallas Parkway, Plano, TX 75093-7864  
 14694679 ++E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 12 2018 02:49:01  
 Credit Collection Service, P.O. Box 607, Norwood, MA 02062-0607  
 14694680 ++E-mail/Text: kcarter@creditmanagementcompany.com Jan 12 2018 02:47:53 Credit Management Co.,  
 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14694681 ++E-mail/PDF: creditonebknofications@resurgent.com Jan 12 2018 02:46:29 Credit One Bank,  
 P.O. Box 98875, Las Vegas, NV 89193-8875  
 14694688 ++E-mail/PDF: resurgentbknofications@resurgent.com Jan 12 2018 02:51:49 LNNV Funding, LLC,  
 c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  
 14694689 ++E-mail/PDF: resurgentbknofications@resurgent.com Jan 12 2018 02:52:01 LVNV Funding, LLC,  
 P.O. Box 10497, Greenville, SC 29603-0497  
 14724351 ++E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 12 2018 02:52:11  
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541  
 14695291 ++E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 12 2018 03:04:16  
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14709254 ++E-mail/Text: csc.bankruptcy@amwater.com Jan 12 2018 02:49:02 Pa-American Water Co.,  
 P.O. Box 578, Alton, IL 62002-0578  
 14710058 ++E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 12 2018 02:47:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg PA 17128-0946

District/off: 0315-2

User: aala  
Form ID: pdf900

Page 2 of 2  
Total Noticed: 45

Date Rcvd: Jan 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14694692 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 12 2018 02:47:50 Premier Bankcard, LLC,  
c/o Jefferson Capital Systems, LLC, P.O. Box 7999, Saint Cloud, MN 56302-7999  
14735459 +E-mail/Text: JCAP\_BNC\_Notices@jcap.com Jan 12 2018 02:47:50 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999  
14694696 +E-mail/Text: bankruptcydepartment@tsico.com Jan 12 2018 02:48:00 Transworld Systems, Inc.,  
507 Prudential Road, Horsham, PA 19044-2308

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr BANK OF AMERICA, N.A.  
cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
14694695 ##+Robert Sudano, 228 Hazel Avenue, Ellwood City, PA 16117-1042

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 13, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com  
Michael S. Geisler on behalf of Debtor Renee M. Sudano m.s.geisler@att.net,  
msgeis@yahoo.com;michaelgeisler13@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 4